



Strategies for Strengthening Anti-Fraud Culture in the Digital Era through Knowledge Sharing, Internal Control, Employee Rotation and Work Pressure Management as an Efforts to Prevent Fraud at Bank XYZ (A Study in the Sumatera Region)

Syaiful Anam^{1*}, Kadarusman²

Sekolah Tinggi Ilmu Ekonomi Malangkecewara, Indonesia

Corresponding Author: Syaiful Anam a6barreto@gmail.com

ARTICLE INFO

Keywords: Anti-Fraud Culture, Knowledge Sharing, Internal Control, Employee Rotation, Work Pressure Management

Received : 16, July

Revised : 30, July

Accepted: 23, August

©2025 Anam, Kadarusman: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study aims to test the effectiveness of implementing a strategy to strengthen an anti-fraud culture through four main variables: knowledge sharing, internal control, employee rotation, and work stress management. The study used a quantitative approach with a Quasi-Experimental design. The results of the paired t-test showed a significant difference between the conditions before and after the intervention. The regression before the intervention was carried out showed that the variables of internal control, employee rotation, and work stress management had a significant effect on the anti-fraud culture, while knowledge sharing was not significant. However, the results after the intervention were carried out for 6 months showed a significant change in knowledge sharing. The overall regression model produced a coefficient of determination of 65.8%. These findings indicate that the four variables can simultaneously strengthen the anti-fraud culture in the XYZ Bank environment and have proven effective in reducing the opportunities and motivations for fraud in the XYZ Bank environment, as seen from the 14% reduction in fraud risk.

INTRODUCTION

Financial institutions, particularly the banking sector, play a vital role in maintaining economic stability through the management of public funds, credit distribution, and various other financial services. In carrying out this role, banks face various risks, one of which is the risk of fraud. Fraud can threaten the continuity of banking operations and damage reputations built over years. Therefore, an approach is needed that focuses not only on detection but also on establishing a strong organizational culture that rejects fraudulent practices. An anti-fraud culture is not just a system, but a collective awareness built through management commitment, strong regulations, and the strengthening of employee values and behaviors.

In recent years, the financial world has undergone significant changes, particularly with the advent of digital technology, which has had a significant impact on operational methods and risk management. Amidst this progress, the threat of fraud remains one of the greatest challenges faced by financial institutions worldwide. The Indonesian Fraud Survey Report conducted by the Association of Certified Fraud Examiners Indonesia (2019) shows that the financial and banking industry is the most affected by fraud, at 41.4%.

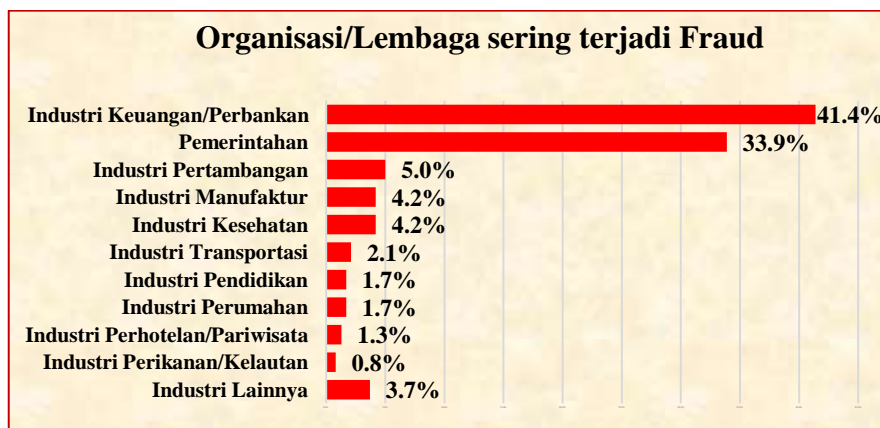


Figure 1. Organization of Fraud

Source: ACFE (Survei Fraud Indonesia) - 2019

Bank XYZ, the research object, faces significant challenges in building a strong anti-fraud culture amidst digital expansion. Despite implementing several control policies, the reality on the ground shows that fraud continues to occur, including abuse of authority, document falsification, and system manipulation.

The trend of fraud incidents at Bank XYZ from 2019 to 2021 did indeed decline during the Covid-19 pandemic, due to restrictions in terms of internal policies, business strategies, and direct access to customers. However, after the Covid-19 pandemic, when all processes returned to normal, fraud incidents increased again, and even from 398 cases in 2021, this number continued to increase to 780 cases in 2024. Therefore, banks are not enough to simply implement control policies; an anti-fraud culture is a crucial foundation for preventing, detecting, and responding to potential fraud.



Figure 2. Fraud Data 2019-2024

Bank XYZ has implemented various strategies to minimize fraud risk, including Anti-Fraud Management, Quality Assurance, Risk Management, and Internal Audit. This implementation also refers to the Indonesian Financial Services Authority Regulation concerning Anti-Fraud Strategy (Peraturan Otoritas Jasa Keuangan nomor 39 Indonesia 2019). However, the effectiveness of these strategies has not been fully optimized, especially in addressing human factors such as work pressure, collusion, and a low culture of knowledge sharing. Therefore, this study focuses on the influence of strategies to strengthen an anti-fraud culture through the variables of knowledge sharing, internal control, employee rotation, and work pressure management (stress management). It also examines the effectiveness of strategies designed to strengthen an anti-fraud culture in a measurable manner, with particular attention to behavioral interventions and organizational structure. With the growing digitalization and complexity of the financial system, measurable and data-driven interventions are urgently needed to establish a more resilient and ethical work culture.

The selection of the Sumatera region as the research location in this study was made by considering a number of strategic, operational, and methodological reasons that support the validity and effectiveness of the intervention implementation, such as focusing on early prevention efforts in areas with potential developing risks, consideration of organizational readiness to receive intervention, efficiency and completeness of data access, and representation of the operational characteristics of branch offices outside Java. By selecting the Sumatera region which has a more manageable and structural fraud character, this study is expected to be able to capture the pure influence of the intervention on organizational culture, namely analyzing the influence of knowledge sharing, internal control, employee rotation, and work pressure management on the anti-fraud culture at Bank XYZ, as well as measuring the impact of implementing the strategy on reducing the risk of fraud at Bank XYZ in the Sumatera region.

LITERATURE REVIEW

Knowledge Sharing Theory

Knowledge sharing is a process in which knowledge, information, and experience are shared among members of an organization to achieve common goals. In the context of fraud prevention, knowledge sharing is the dissemination

of information about modus operandi, potential risks, and fraud mitigation practices.

Shah et al. (2019) found that organizations with a strong knowledge sharing culture have a better ability to prevent fraud and respond more quickly when indications of fraud are detected.

This study aims to understand the influence of Knowledge Sharing (H₁) on reducing the risk of fraud by strengthening the anti-fraud culture in the XYZ bank environment in the Sumatera region.

Internal Control Theory

Internal control is a system designed to ensure operational effectiveness, the reliability of financial reporting, and compliance with applicable regulations. In the context of fraud prevention, internal control acts as the primary protection mechanism for detecting and preventing behavior detrimental to the organization.

According to Prayitno et al. (2024) With technology-based internal controls, such as pattern detection and predictive analytics, financial institutions can strengthen their resilience to fraud.

This study aims to understand the influence of Internal Control (H₂) on reducing fraud risk by strengthening anti-fraud culture in the XYZ bank environment in the Sumatera region.

Employee Rotation Theory

Employee rotation is a management strategy that involves moving employees from one position or department to another within a certain period to prevent monopolization of authority and potential abuse of power.

Basuki et al. (2021) stated that effective employee rotation practices can reduce the risk of fraud related to work pressure and abuse of authority.

This study aims to understand the influence of Employee Rotation (H₃) on reducing the risk of fraud by strengthening the anti-fraud culture in the XYZ bank environment in the Sumatera region.

Work Pressure Management Theory

Work pressure management is an organization's effort to create a healthy and supportive work environment so that employees do not feel pressured in achieving work targets.

Anggrima Wati & Yuniasih, 2021 and Ayu Eva Yanti et al. (2023) found that organizations with technology-based work pressure management can help organizations identify and manage excessive work pressure which is often a trigger for fraud.

This study aims to understand the influence of Work Pressure Management (H₄) on reducing fraud risk by strengthening anti-fraud culture in the XYZ bank environment in the Sumatera region.

Research Conceptual Model (Thinking Framework)

This study aims to understand the simultaneous and partial influence of independent variables (knowledge sharing, internal control, employee rotation, and work pressure management) on the dependent variable (fraud risk reduction) with the intervening variable (anti-fraud culture) as a mediator.

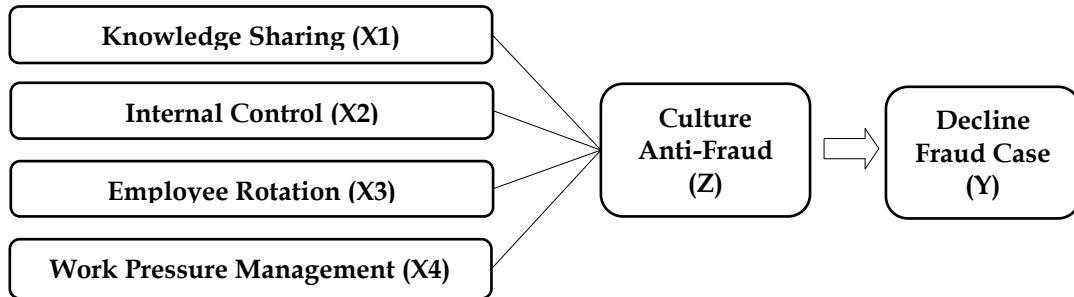


Figure 3. Theoretical Framework

METHODOLOGY

This research uses a quantitative approach with a quasi-experimental research design. Quasi-experimental research was chosen because it allows researchers to measure the impact of an interval or treatment under conditions that approximate an ideal experiment, even though not all variables can be fully controlled. Characteristics of quasi-experimental research include there is intervention, Measurements before and after intervention, Limitations in controlling variables, Quantitative Analysis.

Table 1. Techniques before intervention

Independent Variables	Before the intervention is carried out
Knowledge Sharing	<ul style="list-style-type: none"> • Briefing every Monday morning (often top down) • External training (adjusted to needs)
Internal Control	<ul style="list-style-type: none"> • Inspection by Quality Assurance (1-2 times a year) • Inspection by Internal Audit (1 time a year)
Employee Rotation	<ul style="list-style-type: none"> • Conditional (not set periodically)
Work Pressure Management	<ul style="list-style-type: none"> • Targets per branch office, while personal employee targets are set by each branch manager. • The implementation of rewards/incentives is regulated by the branch manager.

Table 2. Technique after Intervention

Independent Variables	After the intervention was carried out
Knowledge Sharing	<ul style="list-style-type: none"> • FGD within the department (1-2 times a month) • Cross-department sharing session (once a month) • Training (minimum 2 times a year) • Risk & Fraud Awareness Campaign by Anti-Fraud Management (at least once a month)

Internal Control	<ul style="list-style-type: none"> • Key Control Self-Assessment by Superior (1 time a month) • Inspection by Quality Assurance (3 times a year) • Inspection by Internal Audit (at least once a year) • Monitoring Key Risk Indicators by Anti-Fraud Management
Employee Rotation	<ul style="list-style-type: none"> • Internal department rotation (6 months - 1 year work period) • Cross-branch rotation (service period >2 years)
Work Pressure Management	<ul style="list-style-type: none"> • Transparency of each employee's targets (monitoring by performance dashboard) • Transparent implementation of rewards/incentives for employees with performance >100% • Employee consultation room provided (in collaboration with psychologist)

Data analysis is carried out in several stages:

- Paired t-test was used to see the difference in anti-fraud culture scores before and after the intervention.
- Multiple linear regression tests were used to test the partial and simultaneous effects of the four variables on anti-fraud culture, both at the pre-test, post-test, and combined stages.
- The coefficient of determination (R^2) is used to measure the strength of the model in explaining variations in anti-fraud culture.

RESEARCH RESULT

Descriptive Results and Statistical Tests

Difference Test Before and After Implementation of 4 Variable Interventions

This study uses a paired sample t-test to determine the differences in perceptions of anti-fraud culture before and after the implementation of four variables, namely knowledge sharing, internal control, employee rotation, and work pressure management.

Test	
Null hypothesis	$H_0: \mu_{\text{difference}} = 0$
Alternative hypothesis	$H_1: \mu_{\text{difference}} < 0$
T-Value	P-Value
-2,80	0,003

Results: $p = 0.003 < 0.05$
Conclusion: Reject H_0

Figure 4. T Value, P Value

There was a significant difference between the anti-fraud culture before and after the implementation of the four variables. This indicates that the implemented strategies had a positive impact on strengthening the anti-fraud culture. This shows that the intervention program has a positive impact in

improving the anti-fraud culture in the Bank XYZ regional environment in Sumatera.

Regression Test Results

Regression Before Implementation of 4 Variable Interventions

This analysis was conducted prior to strategy implementation to measure the influence of each variable on anti-fraud culture.

Partial Test (t-test)

Table 3. Partial Test (t-test) before implementing the Intervention

Variables	p-Value	Information
Knowledge Sharing	0.350 Accept H ₀	No significant impact on anti-fraud culture
Internal Control	0.007 Reject H ₀	Significant impact on anti-fraud culture
Employee Rotation	0,000 Reject H ₀	Significant impact on anti-fraud culture
Work Pressure Management	0,000 Reject H ₀	Significant impact on anti-fraud culture

Simultaneous Test (F-Test)

Table 4. Simultaneous Test (F-Test) before Implementation of Intervention

p-Value	Information
F-Test 0,000 Reject H ₀	Knowledge sharing, internal control, employee rotation, and work pressure management simultaneously have a significant impact on anti-fraud culture.

Coefficient of Determination (R²)

Table 5. Test of the Coefficient of Determination before Implementing the Intervention

R-Square	Information
R ² Test 0.523	52.3% indicates that more than half of the variation in anti-fraud culture is explained by the four variables. However, knowledge sharing has not shown a significant influence at this stage.

Regression After Implementation of 4 Variable Interventions (3 months)

This analysis was conducted after the strategy was implemented, but only 3 months later, to measure the increase in the influence of each variable on the anti-fraud culture and as an evaluation of interventions that need to be improved.

Partial Test (t-test)

Table 6. Partial Test (t-test) after Implementation of Interversion (3 months)

Variables	p-Value		Information
Knowledge Sharing	0.019	Reject H ₀	Significant impact on anti-fraud culture
Internal Control	0,000	Reject H ₀	Significant impact on anti-fraud culture
Employee Rotation	0.631	Accept H ₀	No significant impact on anti-fraud culture
Work Pressure Management	0,000	Reject H ₀	Significant impact on anti-fraud culture

Simultaneous Test (F-test)

Table 7. Simultaneous Test (F-Test) after Implementation of Intervention (3 months)

	p-Value		Information
F-Test	0,000	Reject H ₀	Knowledge sharing, internal control, employee rotation, and work pressure management simultaneously have a significant impact on anti-fraud culture.

Coefficient of Determination (R²)

Table 8. Test of the Coefficient of Determination (R²) after Implementation of the Intervention (3 months)

	R-Square	Information
R ² Test	0.567	56.7% of the diversity in anti-fraud culture can be explained by knowledge sharing, internal control, employee rotation, and work stress management. The remaining 43.3% is explained by variables outside the model.

Regression After Implementation of 4 Variable Interventions (6 months)

This analysis was conducted after 6 months of implementing interventions on 4 independent variables to measure the increase in the influence of each variable on anti-fraud culture and its influence on reducing the incidence of fraud risk.

Partial Test (t-test)

Table 9. Partial Test (t-test) after implementation of Interversion (6 months)

Variables	p-Value		Information
Knowledge Sharing	0.009	Reject H ₀	Significant impact on anti-fraud culture
Internal Control	0,000	Reject H ₀	Significant impact on anti-fraud culture
Employee Rotation	0.051	Accept H ₀	No significant impact on anti-fraud culture
Work Pressure Management	0.038	Reject H ₀	Significant impact on anti-fraud culture

Simultaneous Test (F-test)

Table 10. Simultaneous Test (F-Test) after Implementation of Intervention (6 months)

	p-Value	Information
F-Test	0,000 Reject H_0	Knowledge sharing, internal control, employee rotation, and work pressure management simultaneously have a significant impact on anti-fraud culture.

Coefficient of Determination (R²)

Table 11. Test of the Coefficient of Determination (R²) after Implementation of the Intervention (6 months)

	R-Square	Information
R ² Test	0.658	65.8% of the diversity in anti-fraud culture can be explained by the variables knowledge sharing, internal control, employee rotation, and work stress management. The remaining 34.2% is explained by variables outside the model.

Fraud Risk Incident at Bank XYZ

There was a 14% decrease in the risk of fraud in the Sumatera region between before the intervention of 198 fraud cases and after the intervention of 4 independent variables, it decreased to 27 fraud cases..

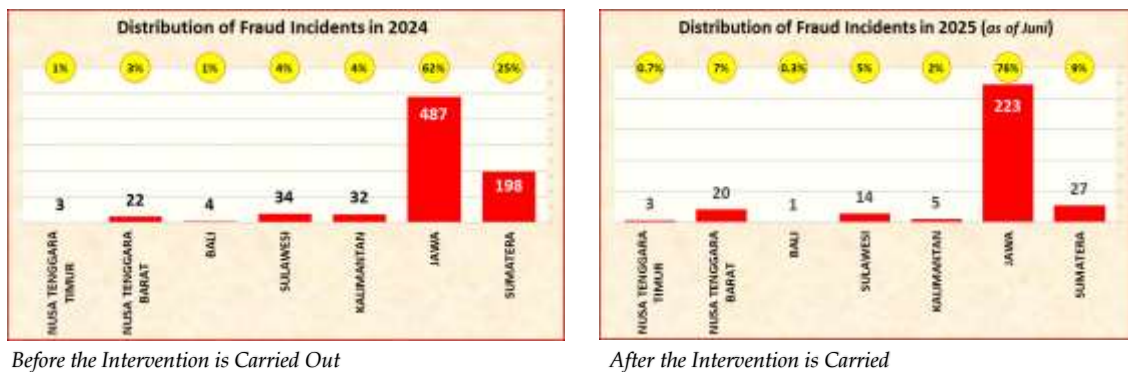


Figure 5. Fraud Risk Incident at Bank XYZ

DISCUSSION

Knowledge Sharing, Internal Control, Employee Rotation, and Work Pressure Management Partially Influence the Anti-Fraud Culture at XYZ Bank before the Implementation of the 4 Variable Interventions

The results of the previous analysis showed that the partial analysis related to the influence of knowledge sharing, internal control, employee rotation, and work pressure management on anti-fraud culture at XYZ Bank before the implementation of the four variables intervention was one hypothesis rejected and three hypotheses accepted. The rejected hypothesis was the hypothesis regarding the influence of knowledge sharing on anti-fraud culture. This could occur because there has not been a real implementation related to the

four variables in the study at XYZ Bank. The rejected results indicate that before the implementation of knowledge sharing at XYZ Bank, it can be seen that there is still no significant influence on anti-fraud culture. This result is inconsistent with the theory of knowledge sharing, which should have an influence in improving anti-fraud culture. This inconsistency with the theory also occurs because the company or XYZ Bank has not implemented a culture of knowledge sharing to employees and its ranks, so that the formation of an anti-fraud culture itself has not yet been seen. In addition, briefings held every Monday have also not been able to improve anti-fraud culture because they still often use one-way or top-down communication. Training that is still tailored to needs is one of the obstacles to sharing knowledge among employees. This statement is in line with previous research which revealed that if a knowledge sharing culture is carried out informally or without any intervention from the organization, this knowledge sharing culture will be difficult to form and therefore cannot influence an anti-fraud culture. (Shah et al., 2019). Thus, to find out whether the statement is valid, it is necessary to apply or implement a knowledge sharing culture. formally in the organization.

The following results indicate that the hypothesis that internal control, employee rotation, and work pressure management influence anti-fraud culture is partially accepted. These results will be explained individually to understand the reasons and causes. These results lead to the conclusion that internal control influences anti-fraud culture. This can occur because internal control itself is certainly implemented by companies with the aim of reducing the risk of fraud within a company. These results are also in line with internal control theory, which discusses elements that explain that internal control itself exists to improve integrity, transparency, identification, and risk analysis, thereby helping to detect and prevent fraud. Audits conducted by quality assurance once or twice a year and internal audit audits once a year are one form of good internal control that can improve anti-fraud culture. This statement aligns with research conducted by Wulandari & Nuryanto (2018) which states that internal controls implemented by an organization have an impact on anti-fraud culture, as evidenced by increased fraud prevention. Therefore, these results are in line with previous theory and research, so there are no problems with these results.

The results further indicate that employee rotation has a significant impact on anti-fraud culture. These results indicate that employee rotation can improve anti-fraud culture. The employee rotation implemented at XYZ Bank is still conditional and not regularly regulated. This suggests that implementing regular employee rotation can impact the organization's anti-fraud culture. Conversely, if the company still experiences minimal employee rotation, this could be an obstacle to implementing an anti-fraud strategy (Asmara et al., 2020). In addition, employee rotation carried out by companies can reduce the occurrence of fraud committed by employees. These results are also in line with the theory of employee rotation, which states that employee rotation can reduce the risk of collusion, increase transparency, and reduce the opportunity to conceal fraud. This statement is consistent with previous research that states that employee rotation within a company has an effect on minimizing the risk of fraud or

improving an anti-fraud culture (Basuki et al., 2021). Although employee rotation is still conditional, it is necessary to implement a definite employee rotation to further improve or maximize the anti-fraud culture.

Further results indicate that work pressure management has a significant impact on anti-fraud culture. This occurs because good work pressure management in a company can also influence a better anti-fraud culture. Work pressure itself will significantly hamper work, resulting in suboptimal performance and the risk of fraud by employees. This statement aligns with the theory of work pressure management in fraud prevention, which emphasizes that the goal of work pressure management itself is to reduce the risk of fraudulent rationality, increase job satisfaction, and reduce employee stress. The management implemented by XYZ Bank includes target management at each branch office (no targets have been implemented for each employee) and the implementation of rewards/incentives that still depend on the branch manager's policy. This management has not yet met the target of effective management because the targets imposed on branches are sometimes burdensome and it would be better if the targets were implemented individually and not too burdensome. Furthermore, the provision of rewards/incentives is still not mandatory for each branch and this depends on who is the branch manager. Nevertheless, the previous actions are one of the things that can improve the anti-fraud culture within the company. Improvements in work pressure management are needed to maximize the existing anti-fraud culture. These findings align with research conducted by Anggrima Wati & Yuniasih (2021) and Ayu Eva Yanti et al. (2023) stated that high work pressure is an opportunity for fraud. The study also revealed that managing work pressure can improve an anti-fraud culture.

Knowledge Sharing, Internal Control, Employee Rotation, and Work Pressure Management Simultaneously Influence Anti-Fraud Culture at XYZ Bank before the Implementation of 4 Variable Interventions

Based on the previous analysis, it was shown that knowledge sharing, internal control, employee rotation, and work stress management simultaneously influence anti-fraud culture. This means that all variables, from knowledge sharing, internal control, employee rotation, to work stress management, all have a significant influence on anti-fraud culture. These variables are factors that can create an anti-fraud culture in a company. Although the three independent variables in this study have not been optimally implemented to create an anti-fraud culture, it is clear that they have a significant influence on the formation of an anti-fraud culture. Based on the results of the previous analysis, the independent variables themselves, consisting of knowledge sharing, internal control, employee rotation, and work stress management, can influence the dependent variable or anti-fraud culture by 52.3%. This value can be said to have a fairly large value or can be said to have a moderate influence. Meanwhile, the remaining 47.7% is influenced by other factors. This value indicates that knowledge sharing, internal controls, employee rotation, and work pressure management play a significant role in influencing a

company's anti-fraud culture. Therefore, further analysis is needed to determine the extent of their influence in shaping an anti-fraud culture.

Knowledge Sharing, Internal Control, Employee Rotation, and Work Pressure Management Partially Influence Anti-Fraud Culture at XYZ Bank after Implementation of 4 Variable Interventions (3 months)

The implementation of four variables that have been carried out for three months, namely knowledge sharing, internal control, employee rotation, work pressure management, and anti-fraud culture at XYZ Bank, the results show that there is a change in the influence of each existing hypothesis partially. The results of the analysis that has been done show that over the three months of implementation, knowledge sharing, internal control, and work pressure management have a significant influence on anti-fraud culture. Meanwhile, one hypothesis was rejected, the hypothesis that employee rotation has an effect on anti-fraud culture. This could occur for several reasons that will be explained one by one. First, there is the accepted hypothesis that knowledge sharing has an effect on anti-fraud culture. This could occur because there is a new policy implementation related to knowledge sharing itself. Activities that previously only focused on briefings every Monday and external training tailored to needs were not enough to influence and shape an anti-fraud culture. After XYZ Bank implemented several changes to existing internal policies, the formation of this anti-fraud culture was seen. The newly implemented knowledge sharing program, which has been implemented for three months, includes internal departmental focus groups (FGDs), cross-departmental sharing sessions, external training, and risk and fraud awareness campaigns conducted by anti-fraud management. This has yielded maximum results in changing the results of the existing research hypothesis. These activities have been held routinely, once or twice a month. From this, it can be seen that the implementation of knowledge sharing at XYZ Bank has had a significant impact on the anti-fraud culture. This knowledge sharing has changed from previously having only a few and limited agendas to now being more diverse and communication is also carried out in two directions. This indicates that the statement is in line with the knowledge sharing theory, which states that the role of knowledge sharing itself can increase employee awareness of an anti-fraud culture, reduce information asymmetry, and strengthen collaboration between divisions. These results also answer previous findings that stated that knowledge sharing has no effect on an anti-fraud culture because the implementation of this knowledge sharing is not optimal and is only done informally and with one-way communication. Several previous studies have revealed the same effect, namely that knowledge sharing has an influence on an anti-fraud culture (Julaidi & Fadjarenie, 2023). Thus, it can be concluded that the knowledge sharing culture, which has only been in place for three months, needs to be maintained to increase awareness of anti-fraud culture.

Based on the research and analysis conducted, it is clear that internal control influences anti-fraud culture. These results are similar to previous findings, which reached the same conclusion. The striking difference lies in the

improved internal control activities implemented to enhance anti-fraud culture. After implementing the four variables in this study for three months, the results were even more optimal. Existing internal controls received increased frequency and additional control activities. Internal control activities increased to four: key control assessments conducted by superiors, quality assurance checks, internal audits, and monitoring of key risk indicators conducted by anti-fraud management. This statement aligns with previous research, which concluded that strengthening a company's internal control activities can influence a better anti-fraud culture (Harun et al., 2021; Suryani et al., 2025).

Further results indicate that after the implementation of the four variables for three months at XYZ Bank, employee rotation did not have a significant impact on anti-fraud culture. This could be due to changes in employee rotation policies at XYZ Bank. This change resulted in a significant effect on the relationship between job rotation and anti-fraud culture. Employee rotation carried out before the implementation of the four variables still seemed conditional and there was no regular rotation. However, after the implementation of the four variables, employee rotation was carried out periodically, with the types of rotation carried out including internal department rotations carried out for a work period of six months to one year and cross-branch rotations carried out for less than two years of work. The implementation of regular employee rotation resulted in significant impacts such as potential operational disruptions in each division. This is not always the case, as the implementation of employee rotation itself also has benefits such as reducing fraud within the company. Although after the implementation of the four variables for three months, the research results were insignificant on anti-fraud culture, it is still too early to conclude that employee rotation does not have a significant impact on anti-fraud culture. These results could be due to several factors, one of which is the implementation of the employee rotation policy, which has the potential to disrupt the operations of each division. Therefore, further observation and analysis are needed over a longer period to obtain significant results. These results align with previous research, which states that initially implemented employee rotation will impact the company's overall operations, requiring varying amounts of time for adjustment to achieve a maximum anti-fraud culture (Anadiyah & Hidayati, 2023; Selina, 2024).

Furthermore, the results of the study, conducted after implementing the four variables for three months, showed the same results as the previous results, stating that work pressure management had a significant effect on anti-fraud culture. This result could be due to increased activities at XYZ Bank to re-examine work pressure management. Additional activities carried out include transparency of each employee's targets, which will be monitored through a performance dashboard, the implementation of more transparent rewards/incentives for employees with performance exceeding 100%, and the provision of a consultation room for employees with a psychologist provided by the company. These factors make work pressure management itself have a significant influence on anti-fraud culture. According to research conducted by Nurbaya (2022) stated that companies that have the responsibility to improve a

positive and conducive work environment, including effective work pressure management, can improve the anti-fraud culture in the company.

Knowledge Sharing, Internal Control, Employee Rotation, and Simultaneous Work Pressure Management Influence Anti-Fraud Culture at Bank XYZ after Implementation of 4 Variable Interventions (3 months)

Analysis conducted after the implementation of the four-variable intervention for three months showed that knowledge sharing, internal control, employee rotation, and work pressure management simultaneously influenced anti-fraud culture. This could occur because previous results showed the same results where the four variables also influenced anti-fraud culture. Differences are seen in the results of the influence of the four variables in influencing the anti-fraud culture variable. When viewed from the coefficient of determination value before the implementation of the four-variable intervention was 52.3%, compared to the value after the implementation of the four-variable intervention of 56.7%. This shows the results of the influence before and after the implementation of the four variables. The result of 56.7% is a moderate value for influencing anti-fraud culture, with the remaining 43.3% being other factors that can influence anti-fraud culture. These results are still subject to change because the implementation period of the four-variable intervention is still too short, so the impact on XYZ Bank is still not visible. Therefore, further observation and reanalysis are needed to determine the maximum results related to its influence on anti-fraud culture.

Knowledge Sharing, Internal Control, Employee Rotation, and Work Pressure Management Partially Influence Anti-Fraud Culture at XYZ Bank after Implementation of 4 Variable Interventions (6 months)

Based on the results of the study conducted for six months after the implementation of four variables at XYZ Bank, it can be seen that of the four hypotheses, three were accepted and one was rejected with a significant increase in value. This result occurred after six months of implementation of the four variables, so that the anti-fraud culture at the bank also improved. The three accepted hypotheses include the influence of knowledge sharing, internal control, and work pressure management on the anti-fraud culture. The results of the previous study conducted at three months showed that these three variables had good results on the anti-fraud culture at XYZ Bank. The implementation of the interventions that have been discussed previously shows that the longer the implementation is carried out, the maximum results will be produced in influencing the anti-fraud culture at XYZ Bank. From these results, it can be concluded that the knowledge sharing, internal control, and work pressure management applied will influence the anti-fraud culture.

Other results indicate that employee rotation had no significant impact on anti-fraud culture at XYZ Bank. However, the analysis conducted showed a significant increase in the level of anti-fraud culture. These results indicate that a six-month period resulted in a significant increase in the relationship. The implementation of employee rotation previously yielded positive results after six

months. Therefore, to maximize results and create a better anti-fraud culture, adaptation and a longer period are required.

Knowledge Sharing, Internal Control, Employee Rotation, and Simultaneous Work Pressure Management Influence Anti-Fraud Culture at XYZ Bank after Implementation of 4 Variable Interventions (6 months)

After conducting research, observation and analysis for six months after the application of the four variables, the results obtained showed that knowledge sharing, internal control, employee rotation, and work pressure management simultaneously influence anti-fraud culture. Based on the existing data and analysis results, there is an increase in the coefficient of determination value from 56.7% to 65.8%. This indicates that the longer the observation period, the better the analysis results. The value of 65.8% indicates the ability of the four independent variables in the study to influence anti-fraud culture at XYZ Bank. Meanwhile, the remaining 34.2% is represented by other factors that influence anti-fraud culture. The higher value indicates that banks that implement these four cultures (knowledge sharing, internal control, employee rotation, and work pressure management) can create a maximum anti-fraud culture so that fraud that previously had a very high potential to occur will be minimized due to the implementation of these four variables.

CONCLUSIONS AND RECOMMENDATIONS

This study aims to examine the application of knowledge sharing, internal control, employee rotation, and work stress management in building an anti-fraud culture in the banking sector, and to analyze their impact on reducing fraud risk. Based on the results of data analysis, hypothesis testing, and the discussion in Chapter IV, the conclusions of this study are as follows:

The Four Strategic Variables Simultaneously Proved Significant in Strengthening Anti-Fraud Culture

Implementing a structured strategy over 3 to 6 months resulted in increased employee perception and awareness of the importance of maintaining integrity and avoiding fraud. F-test results indicate that knowledge sharing, internal controls, employee rotation, and work stress management collectively have a significant impact on the formation of a strong anti-fraud culture.

Partially, Internal Control and Work Pressure Management Provide the Most Consistent and Significant Influence

Both before and after the intervention, these two variables demonstrated key roles in building a healthy organizational system. Effective internal controls serve to eliminate opportunities for fraud, while work stress management helps reduce employees' internal incentives to commit fraud due to workload or target pressure.

Knowledge Sharing Started to Have a Significant Effect After the Intervention was Implemented

Before the strategy was implemented, knowledge sharing activities were unstructured and not considered part of fraud prevention efforts. However, after three to six months of program implementation, this variable showed a significant impact on anti-fraud culture, indicating a shift in employee perception and awareness of the importance of fraud prevention. This demonstrates that a knowledge sharing culture must be consistently developed and facilitated by management to function as a collaboration-based fraud mitigation tool.

Employee Rotation Has a Significant Impact in General, but Its Effects Tend to Take Longer to Become Apparent.

Although the combined regression analysis showed a significant effect before the strategy was implemented, after three months of implementation, rotation did not show statistically significant results. However, after six months of implementation, rotation began to show progress, demonstrating its effects. This is understandable, as rotation has a medium-term impact and is related to the work adaptation cycle and employee role transition. This indicates that the effects of rotation on anti-fraud culture require a longer period to be significantly impacted, particularly in the context of structural and operational adaptations in branches.

The Anti-Fraud Culture Strengthened through These Four Variables has a Positive Impact on Reducing the Risk of Fraud in Banks

The implementation of a strategy based on these four variables had a positive impact on reducing fraud risk at Bank XYZ. This is demonstrated by the difference in anti-fraud cultural values before and after the intervention, as well as internal secondary data from the bank showing a decrease in fraud incidents after the intervention. This means that strengthening the culture is not merely theoretical but can have a real impact on organizational security and integrity. This reduction in fraud incidents also strengthens evidence that strengthening an anti-fraud culture can be an effective preventive approach.

ADVANCED RESEARCH

Future research is recommended to include a broader population (cross-regional or multi-bank) to ensure stronger generalizability and cross-organizational comparability. It is also recommended to extend the duration of the intervention to more accurately capture long-term impacts, particularly related to behavioral and cultural changes.

Future researchers can use a true experimental design with a control group to ensure that differences in results are caused by the strategic treatment and not by other external factors. Researchers can also develop the research model by adding new variables, such as digital trust, ethical leadership, or a whistleblowing system as factors that strengthen an anti-fraud culture.

Combining quantitative and qualitative methods (mixed methods) will provide a more comprehensive understanding of internal factors that are not

captured by questionnaires alone, to explore deeper cultural dimensions through interviews and qualitative observations, such as informal norms, dominant culture, and managerial behavior.

REFERENCES

- Anadiyah, N., & Hidayati, R. A. (2023). Dampak Rotasi Kerja Terhadap Efektivitas Kinerja Karyawan Di Pt. Pos Indonesia Malang. *Journal of Management and Creative Business*, 1(1), 193–205. <https://doi.org/10.30640/jmcbus.v1i1.570>
- Anggrima Wati, N. P. A. M., & Yuniasih, N. W. (2021). Pengaruh Tekanan, Keefektifan Sistem Pengendalian Internal, Dan Budaya Etis Manajemen Terhadap Kecurangan (Fraud) Pada Pengelolaan Dana Desa. *Hita Akuntansi Dan Keuangan*, 2(3), 117–138. <https://doi.org/10.32795/hak.v2i3.1804>
- Asmara, F. T., Riduwan, A., & Priyadi, M. P. (2020). Kebijakan dan Implementasi Strategi Anti-Fraud: Studi pada PT. Bank UOB Indonesia. *Fokus Ekonomi: Jurnal Ilmiah Ekonomi*, 15(2), 423–444. <https://doi.org/10.34152/fe.15.2.423-444>
- Association of Certified Fraud Examiners Indonesia. (2019). *Survei Fraud Indonesia 2019. Indonesia Chapter #111*, 53(9), 1–76. <https://acfe-indonesia.or.id/survei-fraud-indonesia/>
- Ayu Eva Yanti, A. A., Muliati, N. K., & Yuliantari, N. P. Y. (2023). Pengaruh Tekanan Finansial, Budaya Organisasi, Dan Pengendalian Internal Terhadap Kecenderungan Kecurangan. *Hita Akuntansi Dan Keuangan*, 4(2), 248–260. <https://doi.org/10.32795/hak.v4i2.3524>
- Basuki, F. H., Husein, H.-, & Ferdinandus, C. E. (2021). The Influence of Reward and Sanctions, Job Rotation on Fraud with Religiosity as Moderating Variable. *Jurnal Cita Ekonomika*, 15(1), 14–32. <https://doi.org/10.51125/citaekonomika.v15i1.2761>
- Harun, H., Tenriwaru, & Tjan, J. S. (2021). Nilai Budaya Memoderasi Pengaruh Sistem Pengendalian Intern terhadap Penanggulangan Fraud dalam Pengelolaan Pajak Hotel di Kota Parepare. *17(02)*, 131–140.
- Julaidi, N. F., & Fadjarenie, A. (2023). Pemberdayaan Pusat Knowledge Sharing Untuk Meningkatkan Keahlian Investigasi Kecurangan Bagi Auditor Internal. *Jurnal Ekonomi*, 28(1), 80–97. <https://doi.org/10.24912/je.v28i1.1381>
- Nurbaya, S. (2022). Pengaruh Kesadaran Anti-Fraud Dalam Memoderasi Hubungan The Fraud Triangle Terhadap Kecurangan (Studi Pada Kantor Akuntan Publik Kota Makassar Dan Kabupaten Gowa). *Accounting, Accountability, and Organization System (AAOS) Journal*, 4(1), 98–122. <https://doi.org/10.47354/aaos.v4i1.425>

- Otoritas Jasa Keuangan Indonesia. (2019). Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 39 /Pojk.03/2019 Tentang Penerapan Strategi Anti Fraud Bagi Bank Umum. OJK Indonesia, 15-16. [https://www.ojk.go.id/id/regulasi/Documents/Pages/Penerapan-Strategi-Anti-Fraud-Bagi-Bank-Umum/pojk 39-2019.pdf](https://www.ojk.go.id/id/regulasi/Documents/Pages/Penerapan-Strategi-Anti-Fraud-Bagi-Bank-Umum/pojk%2039-2019.pdf)
- Prayitno, A., Sinosi, SM, & Amiruddin, S. (2024). The Role of Technology-Based Internal Control in Supporting Forensic Accounting to Detect Fraud in the Digital Era. *Economics and Digital Business Review*, 5(2), 600-608. <https://ojs.stieamkop.ac.id/index.php/ecotal/article/view/1881>
- Selina, I. (2024). Analisis Dampak Rotasi Kerja Karyawan terhadap Kinerja Karyawan PT HK Realtindo. *JPEK (Jurnal Pendidikan Ekonomi Dan Kewirausahaan)*, 8(3), 1061-1072. <https://doi.org/10.29408/jpek.v8i3.27355>
- Shah, M., Maitlo, A., Jones, P., & Yusuf, Y. (2019). An investigation into agile learning processes and knowledge sharing practices to prevent identity theft in the online retail organisations. *Journal of Knowledge Management*, 23(9), 1857-1884. <https://doi.org/10.1108/JKM-06-2018-0370>
- Suryani, P., Lumban Gaol, L., Kuswanti, E., & Sukatmi, S. (2025). The Interpretation of Organizational Culture and Internal Control in Preventing Fraud: A Case Study in the Bengkulu Provincial Government. 15(1), 61-70. <https://doi.org/10.33369/jakuntansi.15.1.61-70>
- Wulandari, D. N., & Nuryanto, M. (2018). Pengaruh Pengendalian Internal, Kesadaran Anti-Fraud, Integritas, Independensi, dan Profesionalisme Terhadap Pencegahan Kecurangan. *Jurnal Riset Akuntansi Mercu Buana*, 4(2), 117. <https://doi.org/10.26486/jramb.v4i2.557>